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<u>L11</u>	6157920.pn.	1	<u>L11</u>
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<u>L10</u>	L9 and (trad\$ or buy\$ or sell\$) near (product or item or merchandise)	7	<u>L10</u>
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L11: Entry 1 of 1

File: USPT

Dec 5, 2000

US-PAT-NO: 6157920

DOCUMENT-IDENTIFIER: US 6157920 A

TITLE: Executable digital cash for electronic commerce

DATE-ISSUED: December 5, 2000

US-CL-CURRENT: 705/69; 705/64, 705/65, 705/67, 705/74, 705/76, 705/80APPL-NO: 09/ 134012 [PALM]

DATE FILED: August 14, 1998

PARENT-CASE:

RELATED APPLICATION The present application claims the benefit of U.S. Provisional Application No. 60/066,143 filed Nov. 19, 1997 and entitled "Executable Digital Cash."

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L9: Entry 54 of 64

File: USPT

Jun 29, 1999

US-PAT-NO: 5918216

DOCUMENT-IDENTIFIER: US 5918216 A

TITLE: Automatic recognition of periods for financial transactions

DATE-ISSUED: June 29, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Miksovsky; Jan Thomas	Seattle	WA		
Weiser; Manny S.	Redmond	WA		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Microsoft Corporation	Redmond	WA			02

APPL-NO: 08/ 701444 [PALM]

DATE FILED: August 22, 1996

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/35; 705/39

US-CL-CURRENT: 705/35; 705/39

FIELD-OF-SEARCH: 705/35, 705/1, 705/39, 705/30, 705/34, 705/40, 235/379, 235/385, 340/825.33, 382/137-140, 902/24

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4992940	February 1991	Dworkin	705/26
<input type="checkbox"/> 5319542	June 1994	King, Jr. et al.	705/27
<input type="checkbox"/> 5515268	May 1996	Yoda	705/26
<input type="checkbox"/> 5649115	July 1997	Schrader et al.	395/233

## OTHER PUBLICATIONS

Giovetti, "Managing Your Money (MYM) for Windows version 2", Accounting Technology, v11n4 pp.13-18, Apr./May 1995, Dialog file 15, Accession No. 01030052.

Giovetti, Kiplinger's CA-Simply Money (personal finance software) (software review Evaluation), compute, v15, n11, p. 138(2), Nov. 1993, Dialog file 148, Accession No. 06745936.

Evelyn, "Andrew Tobias Managing Your Money", Computers & Electronics, v22, p. 48 (2), Nov. 1984, Dialog file 148, Accession No. 02168557.

ART-UNIT: 271

PRIMARY-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Anderson; Ronald M.

ABSTRACT:

A new financial transaction is compared to prior entries in a database of prior financial transactions to identify a recurring transaction. Certain parameters of a new entry, entered either manually or by transfer of electronic data, are compared to corresponding entries in the database of financial transactions to determine if at least two similar prior entries can be found. A set of predefined rules is applied to determine whether two prior transactions are substantially similar to the new transaction. If two prior transactions are found that are substantially similar to the new transaction, a first and a second gap are determined. The first gap corresponds to the time interval between the new and the most recent of the two prior similar transactions, and the second gap corresponds to the time interval between the two prior similar transactions. If the first and second gaps match one of a plurality of predetermined time periods within a preset tolerance value, a recurring transaction for that time period is identified. The user is prompted to enter the recurring transaction into a payment calendar. The payment calendar is then used for selectively entering new transactions and for financial planning over a selected future time frame.

27 Claims, 9 Drawing figures

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L9: Entry 54 of 64

File: USPT

Jun 29, 1999

DOCUMENT-IDENTIFIER: US 5918216 A

TITLE: Automatic recognition of periods for financial transactions

Brief Summary Text (4):

The increasing complexity of personal financial transactions has spurred the continuous development of various financial management tools. Historically, individuals have debited and credited their accounts by using drafts and negotiable instruments in writing (i.e., on paper), or by directly withdrawing funds from the particular banks where their accounts reside. Today, individuals enjoy many more options for transferring funds from accounts. For example, debits and credits can be performed with automated teller machines, electronic transfer of funds, credit cards, and debit cards. To facilitate the increased technological complexity of financial transactions, software programs have been developed that automate many of the steps necessary to record and organize personal and business finances.

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L9: Entry 55 of 64

File: USPT

Feb 16, 1999

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USPT NO: 5873072

DOCUMENT-IDENTIFIER: US 5873072 A

TITLE: System and method for electronically providing customer services including payment of bills, financial analysis and loans

DATE-ISSUED: February 16, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kight; Peter J.	Dublin	OH		
Johnson; Mark A.	Dublin	OH		
Christenson; Tamara K.	Gahanna	OH		
Lach; Regina	Galena	OH		
Pointer; Philip	Columbus	OH		
Cook; Kenneth	Gahanna	OH		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Checkfree Corporation	Columbus	OH			02

APPL-NO: 08/ 372620 [\[PALM\]](#)

DATE FILED: January 13, 1995

## PARENT-CASE:

RELATED APPLICATION This is a continuation of Application for U.S. Pat. Ser. No. 07/736,071, filed on Jul. 25, 1991, now issued as U.S. Pat. No. 5,383,113 on Jan. 17, 1995, having the common assignee of the present invention and incorporated herein by reference for all purposes.

INT-CL: [06] [G06](#) [F](#) [151/00](#)

US-CL-ISSUED: 705/40

US-CL-CURRENT: [705/40](#)

FIELD-OF-SEARCH: 364/41R, 364/406, 364/408, 364/403, 235/375, 235/380, 235/379, 705/1, 705/30, 705/34, 705/35, 705/40, 705/42

## PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4484328</u>	November 1984	Schlaflly	
<input type="checkbox"/>	<u>4649563</u>	March 1987	Riskin	
<input type="checkbox"/>	<u>4734858</u>	March 1988	Schlaflly	
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/>	<u>4947028</u>	August 1990	Gorog	
<input type="checkbox"/>	<u>5383113</u>	January 1995	Kight et al.	364/401R

## OTHER PUBLICATIONS

"Myte Myke Bus. Sys.: Order-Entry Billing", Product Literature Abst. From Microsearch File Of Orbit AN:-87-039522.

"Home Banking: A Case Study", Robert B. Wilumstad, pp. 41-55, Banker's Magazine, Nov.-Dec. 1984.

"Round up of Financial Software: Home Account", II Computing, vol. 1 No. 3, p. 7413; 2136 Abst. from Microsearch, AN:-86-031926, Malnig, Anita.

"Electronic Checkbook", Rae, Sharon Gamble, MacIntosh Buyer's Guide p. 128/ 1 May 1985, Microsearch Abst. AN:85-028312.

Hines, Tracie Forman, "The Check is in the Modern: Excel", Mac User, vol. 1 No. 1 p. 6815; 10185 1985 Microsearch Abst. AN:85-028676.

ART-UNIT: 271

PRIMARY-EXAMINER: Weinhardt; Robert A.

ATTY-AGENT-FIRM: Porter, Wright, Morris & Arthur

## ABSTRACT:

A computerized payment system by which a consumer may instruct a service provider by telephone, computer terminal, or other telecommunications means to pay various bills without the consumer having to write a check for each bill. The system operates without restriction as to where the consumer banks and what bills are to be paid. The service provider collects consumers' information, financial institutions' information and merchant information and arranges payment based on a financial risk analysis to the merchants according to the consumers' instructions.

21 Claims, 8 Drawing figures

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L9: Entry 55 of 64

File: USPT

Feb 16, 1999

DOCUMENT-IDENTIFIER: US 5873072 A

TITLE: System and method for electronically providing customer services including payment of bills, financial analysis and loans

Detailed Description Text (12):

The method of payment to the merchant may be either paper (draft or check) or electronic. There are several factors in the process used to determine if a payment will be released as a paper item, or an ACH electronic transaction (automated clearing house; service provider is a party to transaction). Each consumer may be assigned a status such as: active=good; inactive=bad; and, pending=uncertain, risky. If a consumer's status is pending 60, when reviewing the payment file with the processing calendar 58, the payment should go out as a draft paper to protect the service provider. When payment is made by draft, the service provider is not a contractual party to the transaction. The consumer's bank account codes are actually encoded onto the draft prepared by the service provider and act much like the consumer's personal check. The draft has been specially designed for this process. The draft is payable to either the service provider or the particular merchant. This allows the draft to be delivered to the merchant for payment and depositing, but allows the draft to be legally payable by the bank, with proper authorization. Additionally, posting information for the merchant is contained on the body of the draft. To the applicant's knowledge, it is the first time a draft has been used in such a manner and with this unique design to accomplish this. If the consumer's bank transit number does not indicate an electronic bank 62 (i.e., a banking institution that will accept electronic funds transfer), the program associated with FIF 24 sends the payment as a draft. A pre-note 28 is required any time 64 new banking information is entered on a consumer and the bank shows on FIF 24 as an electronic receiving bank. The pre-note period is ten (10) days under federal law. Any payments released during this period are sent as paper.

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